

Serial No.: 09/415,632
Docket No.: 10655.7700

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (presently amended) A system for funding ~~multiple~~ at least one investment ~~products~~ product including:

a charge card billing system configured to capture financial event information wherein said billing system comprises:

a card account database configured to include user accounts;

a billing information database configured to include information about user billings and to provide periodic statements related to previously established financial events;

a financial events database configured to include information about user previously established financial events associated with a user;

a remittance database configured to include information about user combined remittances, wherein said combined ~~remittance includes~~ remittances include a portion of funds to satisfy debts related to said previously established financial events disclosed in said periodic statement and a portion of funds for investment;

a payment hierarchy system for establishing rules for distributing said combined ~~remittance~~ remittances to said previously established financial events and to an investment brokerage system; and,

an investment broker system in communication with said billing system wherein said investment broker system comprises:

Serial No.: 09/415,632
Docket No.: 10655.7700

an investment instruction arrangement database configured to include user investment instruction information;
an investment account database configured to include multiple investment products; and,
an investment payment hierarchy system for establishing rules for distributing funds to said at least one investment products product.

2. (original) The system of claim 1, wherein said investment products include at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

3. (original) The system of claim 1, wherein said charge card billing system is configured to avoid a collections process upon remittance of sufficient financial event funds and insufficient investment funds.

4. (original) The system of claim 1, wherein said investment products are pre-selected by cardholders.

5. (original) The system of claim 1, wherein said billing system and said investment broker system are configured to be accessed via at least one of a telecommunications linkage, facsimile, Internet and a point of interaction device.

Serial No.: 09/415,632
Docket No.: 10655.7700

6. (presently amended) A method for funding ~~multiple~~ at least one investment products ~~product~~ including the steps of:

providing a charge card billing system through which a user charges ~~users charge~~ financial events;

capturing, using said billing system, previously established financial event information;

providing an investment broker system in communication with said billing system, wherein said investment broker system includes multiple investment products through which ~~users~~ said user can select investments for purchase;

billing said ~~users~~ user via a periodic statement for said previously established financial events related to said user ~~and said investment products~~;

accepting a combined ~~remittances~~ remittance from ~~users~~ said user in response to said periodic statement, using said charge card billing system, a portion of said combined ~~remittances~~ remittance defined as funds to satisfy debts related to said previously established financial events disclosed in said periodic statement and investment funds to be applied to at least one of said investment products;

applying hierarchy rules to said combined ~~remittances~~ remittance to determine a portion to be allocated to said at least one investment funds product;

transferring said investment funds to said investment broker system;

applying payment hierarchy rules to said investment funds; and,

distributing said investment funds to said at least one investment products product in accordance with said payment hierarchy rules.

Serial No.: 09/415,632
Docket No.: 10655.7700

7. (original) The method of claim 6, wherein said step of selecting investment products includes selecting at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

8. (original) The method of claim 6, wherein said step of remitting funds avoids a collections process upon remittance of insufficient investment funds.

9. (original) The method of claim 6, wherein said step of selecting investment products occurs prior to said remitting step.

10. (presently amended) The method of claim 6 1, wherein any of the steps are preformed over at least one of a telecommunications linkage, facsimile, the Internet and a point of interaction device.

11. (new) The system of claim 1, wherein said financial events database configured to include information about previously established financial events associated with a user, is further configured to facilitate:

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

Serial No.: 09/415,632
Docket No.: 10655.7700

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.

12. (new) The method of claim 6, wherein billing said users via a periodic statement for previously established financial events includes:

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.